

"Byblos Bank Armenia" cjsc

Report on prudential ratios

as at 30 September 2014

	<i>in '000 Drams</i>		
	Actual value of the ratio	Threshold, set by the CBA	Breaches during the quarter
Minimum share capital	8,125,100	50,000	No breaches
Minimum total equity	7,788,657	5,000,000	No breaches
N ¹ - Minimum ratio of total equity to risk-weighted assets	22.08%	12.00%	No breaches
N ² ¹ - Minimum ratio of high-liquid assets to total assets	34.34%	15.00%	No breaches
N ² ² - Minimum ratio of high-liquid assets to demand liabilities	367.07%	60.00%	No breaches
N ² ¹¹ – General liquidity ratio calculated for 1 st basket currencies	28.55%	4.00%	No breaches
N ² ¹² – General liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	4.00%	No breaches
N ² ²¹ – Current liquidity ratio calculated for 1 st basket currencies	259.71%	10.00%	No breaches
N ² ²² – Current liquidity ratio calculated for USD, EUR and a 2 nd basket currency	n/a	10.00%	No breaches
N ³ ¹ - Maximum exposure per one borrower	21.06%	20.00%	Breached
N ³ ² - Maximum exposure per all large borrowers	172.96%	500.00%	No breaches
N ⁴ ¹ - Maximum exposure per one bank-related party	4.01%	5.00%	No breaches
N ⁴ ² - Maximum exposure per all bank-related parties	10.77%	20.00%	No breaches
Required reservation in the Central Bank of Armenia			No breaches
in AMD	-	2.00%	No breaches
in USD	-	12.00%	No breaches
in EUR	-	12.00%	No breaches
in other currencies	-	12.00%	No breaches
Maximum ratio of open position in each foreign currency and total equity			
in USD	-1.50%	7.00%	No breaches
in EUR	-0.02%	7.00%	No breaches
in RUB	0.05%	7.00%	No breaches
in other currencies	0.12%	7.00%	No breaches
Maximum ratio of aggregate position in all foreign currencies and total equity	1.70%	10.00%	No breaches